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|---------------------------------|--|-------------------------------|--|
| <i>SERFF Tracking Number:</i> | <i>STAN-126982894</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Standard Insurance Company</i> | <i>State Tracking Number:</i> | <i>47746</i> |
| <i>Company Tracking Number:</i> | <i>R-RES(01/11)</i> | | |
| <i>TOI:</i> | <i>A05I Individual Annuities- Immediate Non-Variable</i> | <i>Sub-TOI:</i> | <i>A05I.000 Annuities - Immediate Non-variable</i> |
| <i>Product Name:</i> | <i>Contract Endorsement -- Restrictions</i> | | |
| <i>Project Name/Number:</i> | <i>/</i> | | |

Filing at a Glance

Company: Standard Insurance Company

Product Name: Contract Endorsement -- Restrictions SERFF Tr Num: STAN-126982894 State: Arkansas

TOI: A05I Individual Annuities- Immediate Non-Variable SERFF Status: Closed-Approved- Closed State Tr Num: 47746

Sub-TOI: A05I.000 Annuities - Immediate Non-variable Co Tr Num: R-RES(01/11) State Status: Approved-Closed

Filing Type: Form

Authors: Bill Douglas, Diane Hodgman

Date Submitted: 01/19/2011

Reviewer(s): Linda Bird

Disposition Date: 01/24/2011

Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: We are filing in all states that require this submission simultaneously.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 01/24/2011

State Status Changed: 01/24/2011

Deemer Date:

Created By: Bill Douglas

Submitted By: Diane Hodgman

Corresponding Filing Tracking Number:

Filing Description:

Re: Standard Insurance Company

NAIC No. 000-69019 FEIN No. 93-0242990

Individual Annuity

Contract Endorsement – Restrictions Form No. R-RES(01/11)

| | | | |
|--------------------------|---|------------------------|---|
| SERFF Tracking Number: | STAN-126982894 | State: | Arkansas |
| Filing Company: | Standard Insurance Company | State Tracking Number: | 47746 |
| Company Tracking Number: | R-RES(01/11) | | |
| TOI: | A05I Individual Annuities- Immediate Non-Variable | Sub-TOI: | A05I.000 Annuities - Immediate Non-variable |
| Product Name: | Contract Endorsement -- Restrictions | | |
| Project Name/Number: | / | | |

Standard Insurance Company is submitting a contract endorsement form for your review and approval. The enclosed endorsement does not replace any previously approved forms.

The enclosed form is filed in an 8½ x 11 format, but also may be printed in other formats (e.g., 5½ x 8½ booklet size) or via electronic media (e.g., CD-ROM, Internet, Intranet). Distribution and access may also be via hard copy or electronic media. In all cases the form will meet or exceed the minimum standards of your applicable state insurance form readability requirements.

We believe that no part of our filing contains any unusual or controversial items from normal company or industry standards.

The individual annuity products to which the endorsement is attached are marketed through traditional channels, i.e., brokers and agents, and through financial institutions.

Our domiciliary state of Oregon does not charge a filing fee for this submission.

Form No: R-RES(01/11)

Description:

Contract Endorsement – Restrictions. The contract endorsement is used in instances when a contract applicant or owner requests the restrictions noted in the endorsement be placed on the contract, e.g. asset buy-down for Medicaid eligibility, spendthrift instances, etc. Please note that the endorsement is not “automatically” issued on a contract. Rather, it is issued only upon request by the applicant or owner and such endorsement is signed by both the applicant/owner and broker. In given situations, e.g. annuitant-driven contracts, an annuitant signature is also required.

We understand you will access the \$50.00 filing fee via EFT through SERFF.

The following items are also attached:

- Explanation of variability
- Applicable Filing Transmittal forms, as required
- Readability certification

We appreciate your consideration and review of our submission. Please feel free to contact us if you have any questions about our submission or if you need anything further.

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Company Tracking Number: R-RES(01/11)
TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable
Variable
Product Name: Contract Endorsement -- Restrictions
Project Name/Number: /

Sincerely,

Bill Douglas, FLMI, FFSI, AIRC, AAPA, ACS, CCP
Compliance Manager, Individual Annuities
T: 1 (800) 378-4578, ext. 7427
F: (971) 478-5408
E: bill.douglas@standard.com

Company and Contact

Filing Contact Information

Bill Douglas, Compliance Manager Individual bdouglas@standard.com
Annuities
1100 SW Sixth Avenue 971-321-7427 [Phone]
Individual Annuities 971-321-5408 [FAX]
P6D
Portland, OR 97204

Filing Company Information

| | | |
|-----------------------------|-------------------------|------------------------------|
| Standard Insurance Company | CoCode: 69019 | State of Domicile: Oregon |
| 1100 SW 6th Avenue | Group Code: 1348 | Company Type: Life Insurance |
| Portland, OR 97204 | Group Name: SIC | State ID Number: |
| (971) 321-6823 ext. [Phone] | FEIN Number: 93-0242990 | |

Filing Fees

| | |
|------------------|----------------------------------|
| Fee Required? | Yes |
| Fee Amount: | \$50.00 |
| Retaliatory? | No |
| Fee Explanation: | \$50 per form X 1 form = \$50.00 |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|----------------------------|---------|----------------|---------------|
| Standard Insurance Company | \$50.00 | 01/19/2011 | 43907976 |

| | | | |
|--------------------------|---|------------------------|---|
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| Product Name: | Contract Endorsement -- Restrictions | | |
| Project Name/Number: | / | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|-----------------|------------|------------|----------------|
| Approved-Closed | Linda Bird | 01/24/2011 | 01/24/2011 |

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Disposition

Disposition Date: 01/24/2011

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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| <i>Project Name/Number:</i> | <i>/</i> | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|--------------------------------------|-----------------------------|----------------------|
| Supporting Document | Flesch Certification | | Yes |
| Supporting Document | Application | | Yes |
| Supporting Document | Life & Annuity - Acturial Memo | | No |
| Supporting Document | Explanation of Variability | | Yes |
| Form | Contract Endorsement -- Restrictions | | Yes |

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Company Tracking Number: R-RES(01/11)

TOI: A05I Individual Annuities- Immediate Non-Variable Sub-TOI: A05I.000 Annuities - Immediate Non-variable

Product Name: Contract Endorsement -- Restrictions

Project Name/Number: /

Form Schedule

Lead Form Number: R-RES(01/11)

| Schedule Item Status | Form Number | Form Type Form Name | Action | Action Specific Data | Readability | Attachment |
|----------------------|--------------|--|---------|----------------------|-------------|------------------------------|
| | R-RES(01/11) | Policy/Cont Contract ract/Fratern Endorsement -- al Restrictions Certificate: Amendmen t, Insert Page, Endorseme nt or Rider | Initial | | 52.700 | R-RES-0111 - - 011111.pdf |

STANDARD INSURANCE COMPANY

A STOCK LIFE INSURANCE COMPANY

[1100 SW SIXTH AVENUE]

[PORTLAND, OREGON 97204]

[(800) 247-6888]

CONTRACT ENDORSEMENT -- RESTRICTIONS

The applicant for or Owner of the Contract has requested and Standard Insurance Company has agreed that the following restrictions are placed on the Contract.

1. **Nontransferable. Nonforfeitable. Nonassignable. Noncommutable. Irrevocable.** Your interest in the Contract is: (a) nontransferable; (b) nonforfeitable; (c) nonassignable; (d) nonsurrenderable; (e) noncommutable; and (f) irrevocable.
2. **No Change of Payee.** Neither you nor any payee may change a designated payee under the Contract.
3. **No Change of Payment Option.** Neither you nor any payee may change the form or mode of payment under the Contract.
4. **Cash Value.** The Contract has no cash value.

PART OF CONTRACT -- This endorsement is part of the Contract to which it is attached. All Contract terms will apply to this endorsement unless they: (a) have been changed by this endorsement; and (b) conflict with this endorsement.

The effective date of this endorsement is (a) the date Standard Insurance Company receives the original signed copy of this endorsement at its Home Office or (b) the Contract Effective Date, whichever is later.

Changes or alterations to this form will not be accepted.

(Applicant/Owner Signature)

(Date)

(Signed at City, State)

(Annuitant Signature, if other than Owner)

(Date)

(Signed at City, State)

(Insurance Broker Signature)

(Date)

(Signed at City, State)

STANDARD INSURANCE COMPANY

BY



J. Greg Ness
President



Holley Y. Franklin
Corporate Secretary

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Supporting Document Schedules

| | Item Status: | Status Date: |
|---|--------------|--------------|
| Satisfied - Item: Flesch Certification Comments: Attachment: Read Cert-R-RES 0111.pdf | | |
| Satisfied - Item: Application Comments: A policy to which this rider will be attached will be used with one of four applications that were approved September 20, 2006: 8513 (09/06) 5587-C (09/06) 5587-L (09/06) 5393 (09/06) | | |
| Satisfied - Item: Explanation of Variability Comments: Attachment: EOV-R-RES-0111.pdf | | |

STANDARD INSURANCE COMPANY
1100 SW SIXTH AVENUE
PORTLAND, OREGON 97204

CERTIFICATION OF READABILITY

Re: Contract Endorsement -- Restrictions Form No. R-RES(01/11)

I hereby certify that with respect to the above-referenced form, the form meets or exceeds the minimum reading ease score and all other readability requirements of your State.

Form Number

Flesch Reading Ease Score

R-RES(01/11)

52.7



Julie Grandstaff
Vice President and Managing Director

January 10, 2011

Date

STANDARD INSURANCE COMPANY
1100 SW SIXTH AVENUE
PORTLAND, OREGON 97204

EXPLANATION OF VARIABILITY
INDIVIDUAL ANNUITY

Re: Contract Endorsement – Restrictions Form No. R-RES(01/11)

VARIABILITY – Variability, as noted within this Explanation of Variability, shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination

BRACKETS

- Soft Brackets { } – Denote that provision or text is optional, i.e., may be or may not be included in policy.
- Hard Brackets [] – Denote that provision or text is variable.

ENDORSEMENT – R-RES(01/11)

1. Address and Phone Number – Will insert the company home office address and phone number administering annuities.
2. Annuitant Signature Block – Will include when necessary to garner the annuitant's signature, e.g. annuitant-driven annuities.
3. Signatures, Titles – Will insert signature and appropriate title of current company President and Corporate Secretary.